

MS#180501.1 (MSFT4948)
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As explained above, Crool's merely discloses a system by which a user can view utility invoices online, either one at a time or in a consolidated format. In fact, the teachings of Crooks relate entirely to displaying and processing payments for invoices. In no place does Crooks or any other cited reference disclose or suggest displaying to a user over a data network "new billing records for which an invoice has not yet been issued to the user," as recited by claim 62. Accordingly, applicant respectfully submits that new claim 62, and claims 63-65 which depend therefrom, should be allowed.

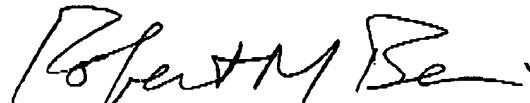
SUMMARY & CONCLUDING REMARKS

In view of the above, applicant respectfully submit that claims 45-52 and 57-65 are allowable and that the subject application is now in condition for allowance.

The fact that applicant has not specifically traversed any particular assertion by the Patent Office should not be construed as indicating applicant's agreement therewith.

Any required fees or overpayments should be applied to Deposit Account No. 19-1345.

Respectfully submitted,



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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE SPECIFICATION:

The "Cross-Reference to Related Applications" beginning at page 1, line 5 has been replaced.

IN THE CLAIMS:

Claims 1-15, 17-22, 27, 30 32-35, 37 and 38 have been cancelled.

Claims 45-50, 52, 53, 55 and 56 have been amended as follows:

45. (amended) A method for providing a user [online] access over a data network to select billing records [related to] a associated with an account of the user, the method comprising:

storing [the] billing records associated with the user's account in a data base; receiving a query containing one or more parameters [command] from the user over the [a] data network, the query seeking which of the billing records associated with the user's account satisfy the one or more parameters of the query;

searching the data base for individual billing records associated with the user's account which satisfy the one or more parameters of the query [related to the user according to the command] received from the user; and

displaying results of the searching to the user over the data network, including displaying the individual billing records associated with the user's account which satisfy the one or more parameters of the query received from the user.

46. (amended) The method of claim 45 wherein storing includes storing [the] new billing records associated with the user's account in the data base, and providing the user access over the data network to the new billing records stored in the data base, before a bill corresponding to said new billing records is issued to the user.

47. (amended) The method of claim 45 wherein at least some of the billing records are telecommunication billing records.

48. (amended) The method of claim 45 wherein at least some of the billing records relate to a web service.

49. (amended) The method of claim 45 wherein at least some of the billing records relate to a service selected from the group consisting of an Internet service, a telephone service, and a pager service.

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50. (amended) The method of claim 45 further comprising receiving a request from the user for an alert when a user-specified criteria relating to the billing records is satisfied, and providing [an] the alert to the user when [a preset] the user-specified criteria relating to said billing records is satisfied.

52. (amended) The method of claim 45 wherein the billing records are associated with at least one telecommunication device, and further comprising receiving a request from the user to disable the telecommunication device when a user-specified criteria relating to said billing records is satisfied, and disabling the telecommunication device when [a preset] the user-specified criteria relating to said billing records is satisfied.

Claims 53-56 have been cancelled.

New claims 57-65 have been added.